

EXHIBIT 18

002246880003

Insured Name GARY H LUPILOFF
 Policy Number L034804300
 Policy Date November 28, 2003
 Age Of Insured 48
 Sex of Insured Male

10 Year Level Guaranteed Term Life Insurance to Age 95 - Base Policy

Face Amount - \$500,000

NOTE: Premium is due at the beginning of each premium payment period (i.e., Annual, Semi-Annual, Quarterly, Monthly). The premium for the annual premium payment period is disclosed on this page.

NOTE: Conversion may be at any time during the first 5 years, subject to the "CONVERSION" provision.

POLICY YEAR	AGE	GUARANTEED PREMIUM	POLICY YEAR	AGE	GUARANTEED PREMIUM
1	46	\$1,030.00	26	71	\$52,915.00
2	47	\$1,030.00	27	72	\$58,435.00
3	48	\$1,030.00	28	73	\$68,135.00
4	49	\$1,030.00	29	74	\$72,495.00
5	50	\$1,030.00	30	75	\$80,385.00
6	51	\$1,030.00	31	76	\$88,675.00
7	52	\$1,030.00	32	77	\$97,365.00
8	53	\$1,030.00	33	78	\$106,480.00
9	54	\$1,030.00	34	79	\$116,310.00
10	55	\$1,030.00	35	80	\$127,170.00
11	56	\$11,825.00	36	81	\$139,335.00
12	57	\$12,980.00	37	82	\$163,000.00
13	58	\$14,265.00	38	83	\$188,250.00
14	59	\$15,710.00	39	84	\$184,685.00
15	60	\$17,320.00	40	85	\$201,930.00
16	61	\$19,110.00	41	86	\$219,760.00
17	62	\$21,175.00	42	87	\$237,915.00
18	63	\$23,515.00	43	88	\$256,315.00
19	64	\$26,110.00	44	89	\$275,225.00
20	65	\$28,955.00	45	90	\$294,810.00
21	66	\$32,030.00	46	91	\$315,830.00
22	67	\$35,330.00	47	92	\$338,765.00
23	68	\$38,815.00	48	93	\$365,945.00
24	69	\$42,590.00	49	94	\$402,410.00
25	70	\$47,760.00			

DUPLICATE

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